

Risk Management

Meeting #2
September 18, 2009

CountyStat Principles

- **Require Data-Driven Performance**
- **Promote Strategic Governance**
- **Increase Government Transparency**
- **Foster a Culture of Accountability**



Agenda

- **Welcome and Introductions**
- **Follow-up items**
- **Current Topics: Office of the County Attorney**
- **Concentration of Claim Costs**
- **Department Performance**
 - Montgomery County Fire and Rescue Service
 - Montgomery County Police Department
 - Department of General Services
 - Department of Transportation
 - Department of Liquor Control
 - Department of Correction and Rehabilitation
- **Data-Driven Strategies to Reduce Injuries**
- **Wrap-up**



Meeting Goal

- **Identify trends in worker's compensation cases**
- **Set strategy that addresses high-risk areas as identified by worker's compensation data**



Follow-up Items from March 6, 2009 Meeting

Complete

- **Reevaluate the benchmarks for projected cost per \$100 of payroll to ensure an apples to apples comparison to the projected costs shown for each department.**

- Revised benchmarks are shown in this presentation

Complete

- **Examine cases within the Department of Liquor Control and determine the causes behind the apparent trend of increasing numbers of claims.**

- DLC met with Risk Management to review all cases. No operational patterns were seen that account for the increasing trend. DLC will continue to have annual evaluations done by Risk Management to determine compliance with safety regulations.

Incomplete

- **Determine the factors responsible for the increase in the cost per \$100 of payroll seen in the Department of Correction and Rehabilitation.**



Follow-up Items from March 6, 2009 Meeting

Complete

- Develop a measure of and benchmark for accidents per vehicle mile traveled in MCPD.

	2004	2005	2006	2007	2008	2009*
Vehicles	1,244	1,266	1,316	1,387	1,441	1,424
Miles (millions)	15.6	16.0	16.7	15.7	15.6	8.7
Miles per vehicle	12,540	12,638	12,690	11,319	10,826	8,146
Cruiser wrecks	326	330	334	348	351	111
Miles per accident	47,853	48,485	50,000	45,115	44,444	78,378

** All data is calendar year. 2009 data is through June only*



Activity Update: Office of the County Attorney

Current Topics

▪ Recent Cases:

- Montgomery County v. Valerie Willis (fraud issue)
- Jamie Anderson v. Montgomery County (compensation amount)
- Peggy Brewer Fancy v. Board of Education (statute of limitations)
- Montgomery County v. Helen Smith (Jury reversed award based on surveillance)

▪ Legislative Initiatives:

- Workers' Compensation Legislative Oversight Committee
- Death Benefits Study Committee

▪ Hearing Site Locations: OCA is working to have all of the County's cases heard at the Beltsville hearing site.



Activity Update: Office of the County Attorney

Current Topics

- **Jury Instructions:** The MSBA has formed a committee to overhaul the civil pattern jury instructions.
- **MSIECA Legislative Committee:** The OCA is sitting on the Maryland Self Insured Employers' Compensation Association's legislative committee.
- **Working with Gallagher & Bassett ("TPA"):**
 - Roundtable Discussions: The OCA meets with the workers' compensation adjusters on a monthly basis.
 - Risk Management Meetings: OCA is attending the TPA's meetings with different county agencies including the police, fire and corrections as time allows providing a legal context for the cases.

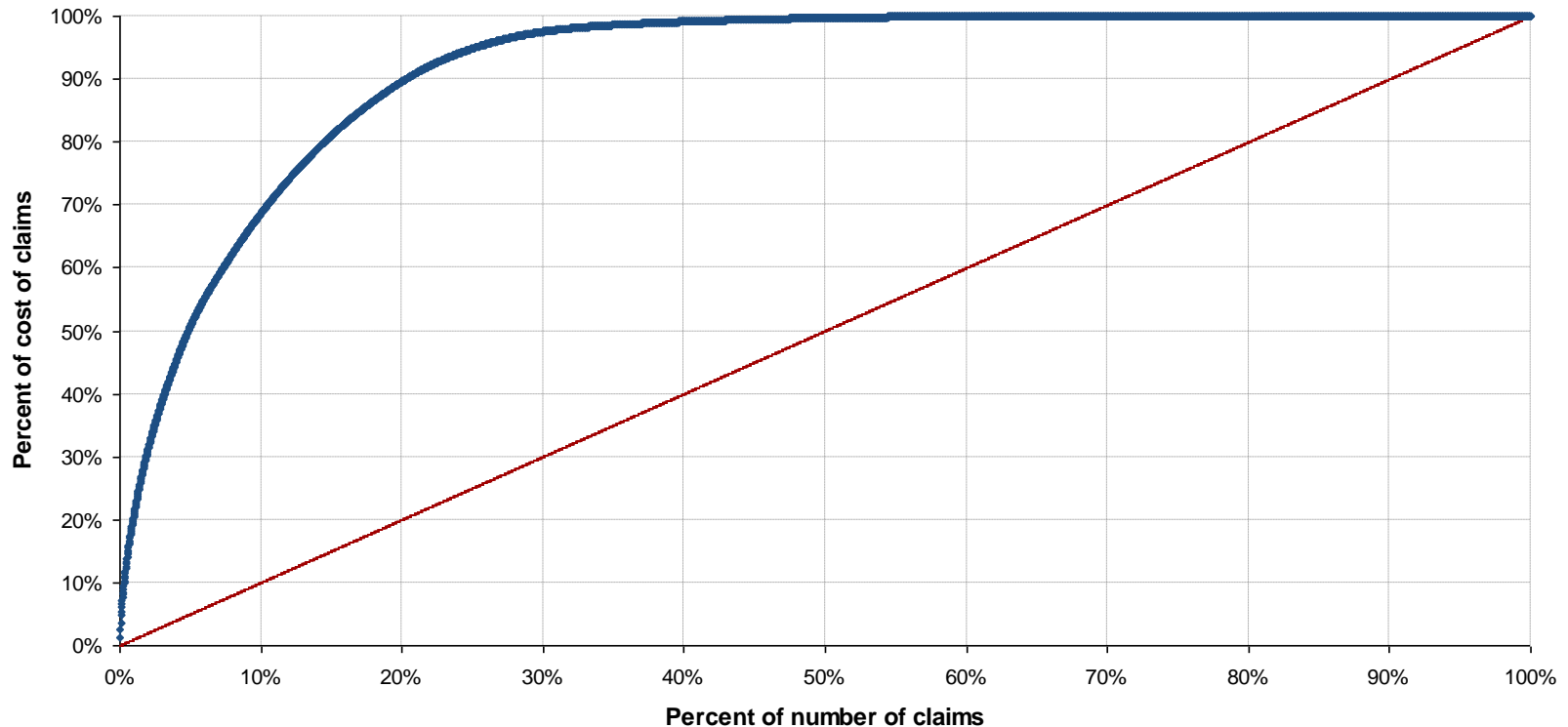


Concentration of Claim Costs

- **4,818 non-denied worker's compensation claims were analyzed**
 - Claims were from FY07-FY09
 - Personnel were from MCFRS, MCPD, DOT, DOCR, DLC, and DGS
- **A relatively small number of cases account for the majority of costs**
 - Overall, the top 10% of cases by size accounts for 69% of costs
 - Individual departments show similar patterns with the top 10% of claims accounting for between 64% - 85% of costs
 - The graph shows the percent of total costs attributable to the top X% of claims, with cases arranged in order of descending size (i.e. the largest claim is first, the next largest claim is second, etc.)



Concentration of Claim Costs



Total number of claims: 4,818

Total cost of claims: \$32,065,675

From FY07-FY09, the top 10% of claims accounted for 69% of total claim costs.



Patterns in High-Cost Claims

- Claims where the individual slipped but did not fall were much more expensive than other types of slips and were more likely to be in the top 10% of claims
- Although the back is the most common body part injured, injuries to knees and shoulders are more likely to end up being high-cost
 - Sprains (joint injuries) are more likely to be high-cost than strains (muscle injuries)

	Claims in the top 10%			Percent of claims that are in the top 10%
	Total cost	Average cost	Number	
Slipped, did not fall	\$1,108,946	\$85,304	13	19.1%
Slip, trip or fall-same level	\$1,882,051	\$49,528	38	14.5%
Back	\$5,213,322	\$41,376	126	18.9%
Knees	\$4,505,768	\$45,058	100	19.1%
Shoulders	\$3,574,040	\$45,821	78	28.8%
Sprain	\$8,776,745	\$47,960	183	18.8%
Strain	\$6,336,396	\$36,002	176	13.3%



Concentration of Claim Costs

Top Activity Types

Activity Type	Cost of Claims*	Number of Claims*	Average Cost Per Claim
Overexertion	\$5,984,550	142	\$42,145
Slip, trip, fall	\$6,055,176	121	\$50,043
Vehicle accident	\$2,894,311	72	\$40,199
Human violence	\$1,000,535	29	\$34,501
Struck by	\$1,197,791	25	\$47,912
Struck against	\$1,038,375	25	\$41,535
Other categories (<20 claims in each)	\$3,857,380	68	\$56,726
Grand Total	\$22,028,117	482	\$45,701



* Of the top 10% of claims by size, FY07-FY09.

Concentration of Claim Costs

Top Body Parts Injured

Body Part	Cost of Claims*	Number of Claims*	Average Cost Per Claim
Back	\$5,213,322	126	\$41,376
Knee	\$4,505,768	100	\$45,058
Shoulder	\$3,574,040	78	\$45,821
Neck	\$1,263,863	30	\$42,129
Multiple Body Parts	\$1,000,710	23	\$43,509
Heart	\$1,153,628	20	\$57,681
Other categories (<20 claims in each)	\$5,316,785	105	\$50,636
Grand Total	\$22,028,117	482	\$45,701



* Of the top 10% of claims by size, FY07-FY09.

Concentration of Claim Costs

Top Types of Injuries

Injury Type	Cost of Claims*	Number of Claims*	Average Cost Per Claim
Sprain	\$8,776,745	183	\$47,960
Strain	\$6,336,396	176	\$36,002
Fracture/dislocation	\$1,862,204	30	\$62,073
Contusion/bruise	\$1,039,458	29	\$35,843
Occupational health disorder	\$1,871,405	27	\$69,311
Other categories (<20 claims in each)	\$2,141,909	37	\$57,889
Grand Total	\$22,028,117	482	\$45,701



* Of the top 10% of claims by size, FY07-FY09.

Semi-Annual Performance Summary: MCFRS

Financial Impact and Department Update

Financial Impact	FY08		FY09			
Cost per \$100 payroll	\$5.54		\$6.40			
Benchmark	\$9.27					
	Q3	Q4	Q1	Q2	Q3	Q4
Total cost	\$1,733,694	\$1,661,178	\$1,905,908	\$1,971,066	\$1,704,061	\$1,691,487
Remaining reserves	\$8,815,148	\$9,498,233	\$10,558,388	\$10,322,757	\$10,304,463	\$10,157,369

Safety Update – Practices and Developments

- MCFRS and Risk Management are working with Loss Control Innovations (LCI) to review the Safety & Health Program Assessment conducted in 2006.
- LCI has conducted an Injury Data Analysis of MCFRS for 2007-2008



Semi-Annual Performance Summary: MCFRS

Personnel Impact

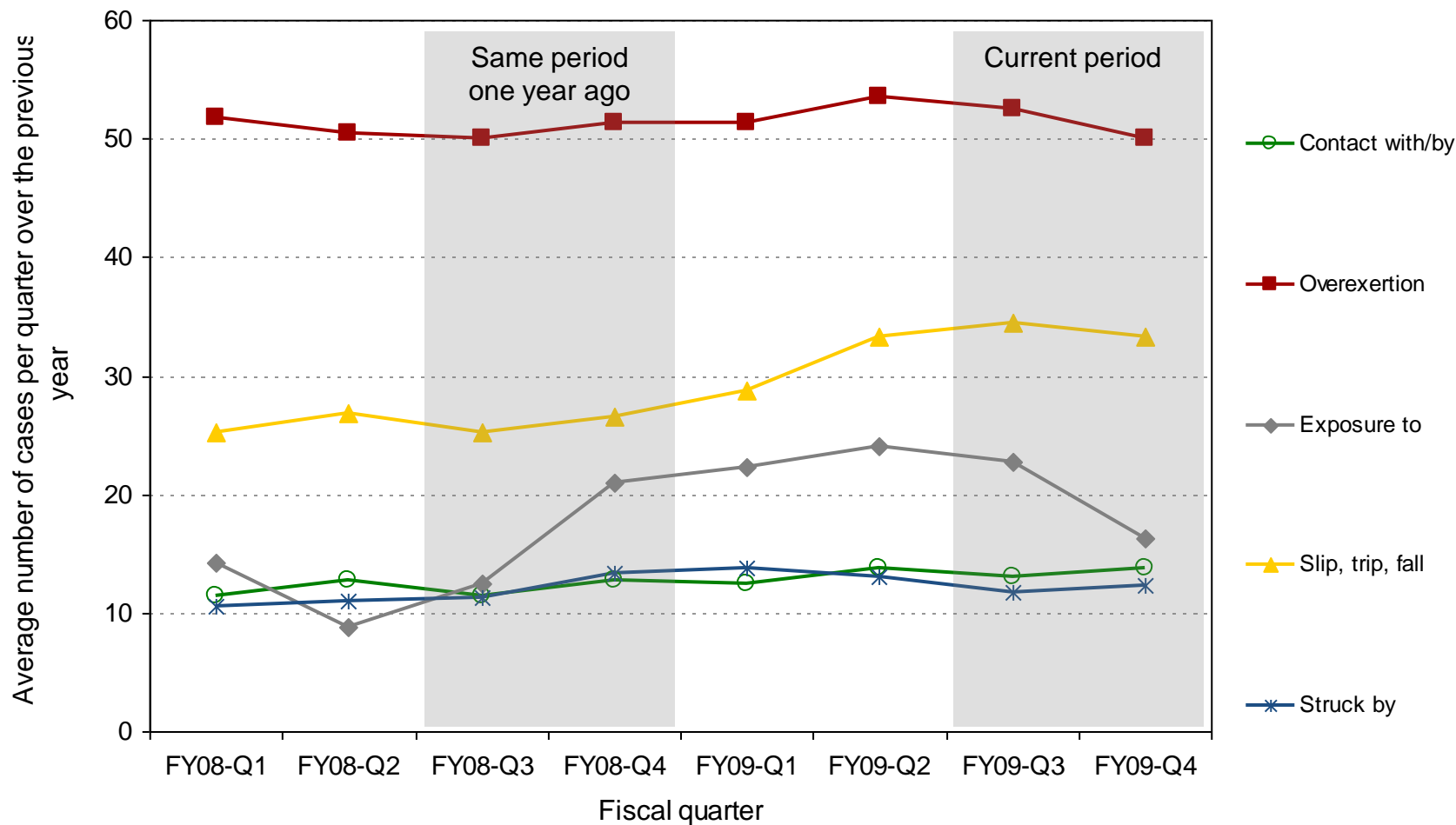
Personnel Impact	FY08		FY09			
	Q3	Q4	Q1	Q2	Q3	Q4
Number of cases						
Total number of active cases	629	651	640	628	629	627
Cases per approved position	51%	53%	51%	50%	50%	49%
Number of new claims	154	211	173	169	122	171
New cases per approved position	12%	17%	14%	13%	10%	13%
Lost work time						
% of total cases with lost work time	95%	92%	93%	95%	96%	69%
% of new cases with lost work time	38%	26%	32%	41%	53%	26%
Total number of days lost*	1,620	2,189	2,445	2,781	1,700	2,016
Average number of days lost*	9	10	5	2	4	8



* Disability days based on a 7-day week
Risk Management #2

Semi-Annual Performance Summary: MCFRS

Safety Trends Among New Claims



Semi-Annual Performance Summary: MCFRS

Safety Trends Among New Claims

Determining if incidents were compliant or non-compliant

■ Status of implementation

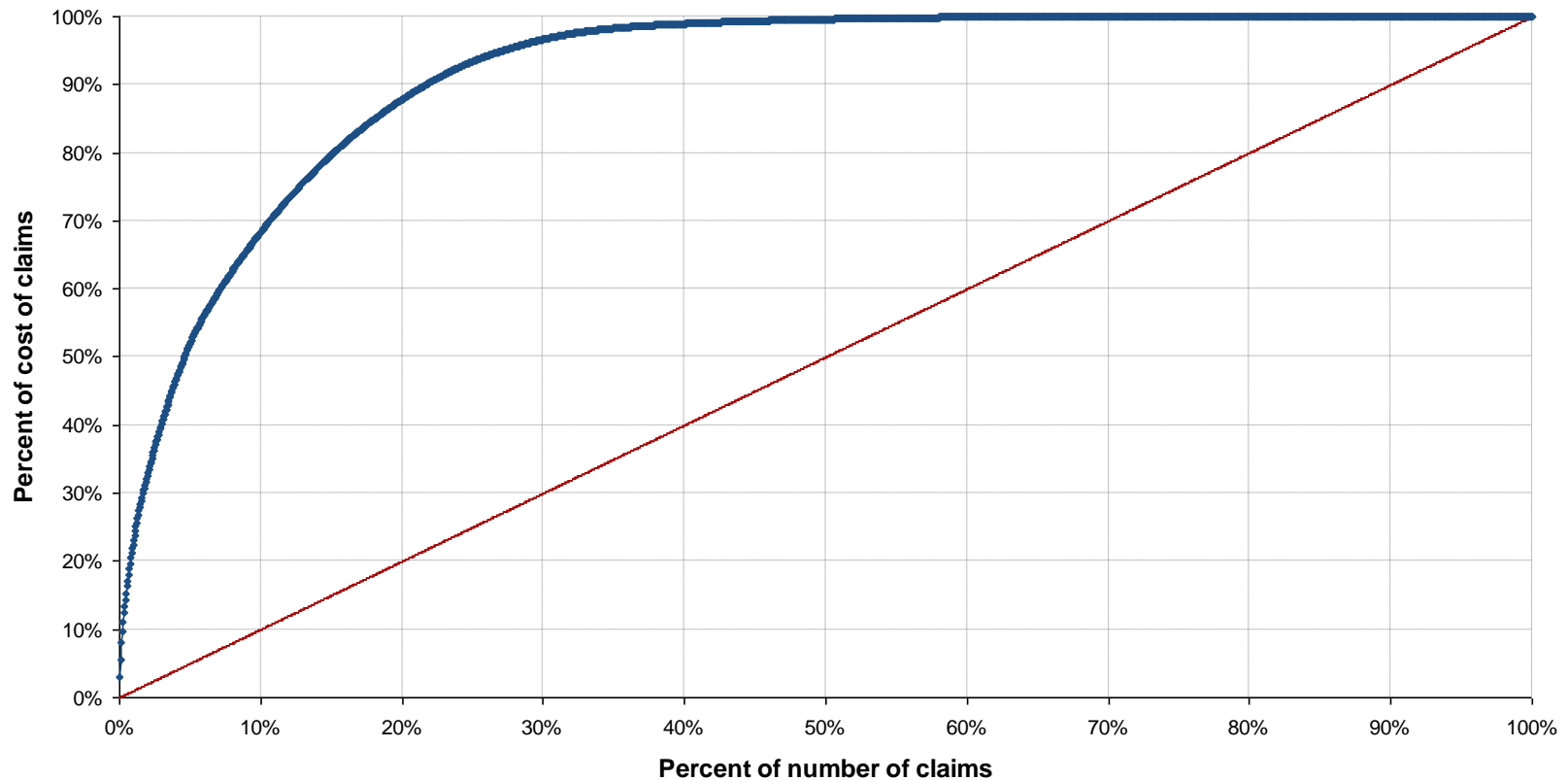
- Status: Implementation is in progress. We have added to our RMAP database upgrade
- Data collection start date: Hope to have operational by January 1, 2010

■ Definitions

- **Non-Compliant** – an incident in which safety systems/equipment were not in place or followed at the time of the incident.
- **Compliant** – an incident in which all safety systems/equipment were in place and used at the time of the incident.



Concentration of Claim Costs: MCFRS



Total number of claims: 1,883

Total cost of claims: \$13,496,306

From FY07-FY09, the top 10% of claims accounted for 68% of total claim costs.



Concentration of Claim Costs: MCFRS

Top Activity Types

Activity Type	Cost of Claims*	Number of Claims*	Average Cost Per Claim
Overexertion	\$2,803,087	68	\$41,222
Slip, trip, fall	\$2,639,628	54	\$48,882
Struck by	\$614,755	12	\$51,230
Exposure to	\$519,757	12	\$43,313
Not otherwise classified**	\$371,227	11	\$33,748
Contact with/by	\$1,387,443	10	\$138,744
Struck against	\$421,667	9	\$46,852
Inhalation, ingestion, absorption	\$223,757	4	\$55,939
Vehicle accident	\$111,929	4	\$27,982
Stepped on	\$102,197	3	\$34,066
Other categories (1 claim in each)	\$45,886	2	\$22,943
Grand Total	\$9,241,333	189	\$48,896

* Of the top 10% of claims by size, FY07-FY09.

** Not otherwise classified: no specific accident or injury, not otherwise classified



Concentration of Claim Costs: MCFRS

Top Body Parts Injured

Body Part	Cost of Claims*	Number of Claims*	Average Cost Per Claim
Back	\$2,362,075	53	\$44,567
Knee	\$1,955,322	42	\$46,555
Shoulder	\$1,092,079	28	\$39,003
Heart	\$586,188	12	\$48,849
Ankle	\$262,863	7	\$37,552
Multiple Body Parts	\$503,618	6	\$83,936
Elbow	\$207,856	6	\$34,643
Not otherwise classified	\$320,105	5	\$64,021
Leg	\$278,776	5	\$55,755
Neck	\$251,930	5	\$50,386
Other categories (<5 claims in each)	\$1,420,522	20	\$71,026
Grand Total	\$9,241,333	189	\$48,896

* Of the top 10% of claims by size, FY07-FY09.



Concentration of Claim Costs: MCFRS

Top Types of Injuries

Injury Type	Cost of Claims*	Number of Claims*	Average Cost Per Claim
Sprain	\$4,086,602	83	\$49,236
Strain	\$2,076,631	57	\$36,432
Occupational health disorder	\$1,436,229	19	\$75,591
Fracture/dislocation	\$532,056	11	\$48,369
Not otherwise indicated**	\$291,154	7	\$41,593
Contusion/bruise	\$141,486	5	\$28,297
Burn	\$603,258	4	\$150,815
Laceration/scratch/abrasion	\$73,917	3	\$24,639
Grand Total	\$9,241,333	189	\$48,896

* Of the top 10% of claims by size, FY07-FY09.

** Not otherwise indicated: carpal tunnel syndrome, concussion, cumulative injuries, dental, electric shock, heat stroke, hernia, infection, nausea, poisoning, psychological problems, seizure, stroke, syncope, vision loss, no physical injury



Semi-Annual Performance Summary: MCPD

Financial Impact and Department Update

Financial Impact	FY08		FY09			
Cost per \$100 payroll	\$3.70		\$4.59			
Benchmark	\$2.12					
	Q3	Q4	Q1	Q2	Q3	Q4
Total cost	\$1,271,872	\$1,292,287	\$1,415,963	\$1,107,739	\$1,160,651	\$1,455,580
Remaining reserves	\$8,235,284	\$8,752,553	\$8,588,872	\$8,888,746	\$9,011,808	\$8,695,877

Safety Update – Practices and Developments

- Enhanced Fitness Training
- Training
 - Supervisor school
 - Drivers training
 - Defensive tactic



Semi-Annual Performance Summary: MCPD

Personnel Impact

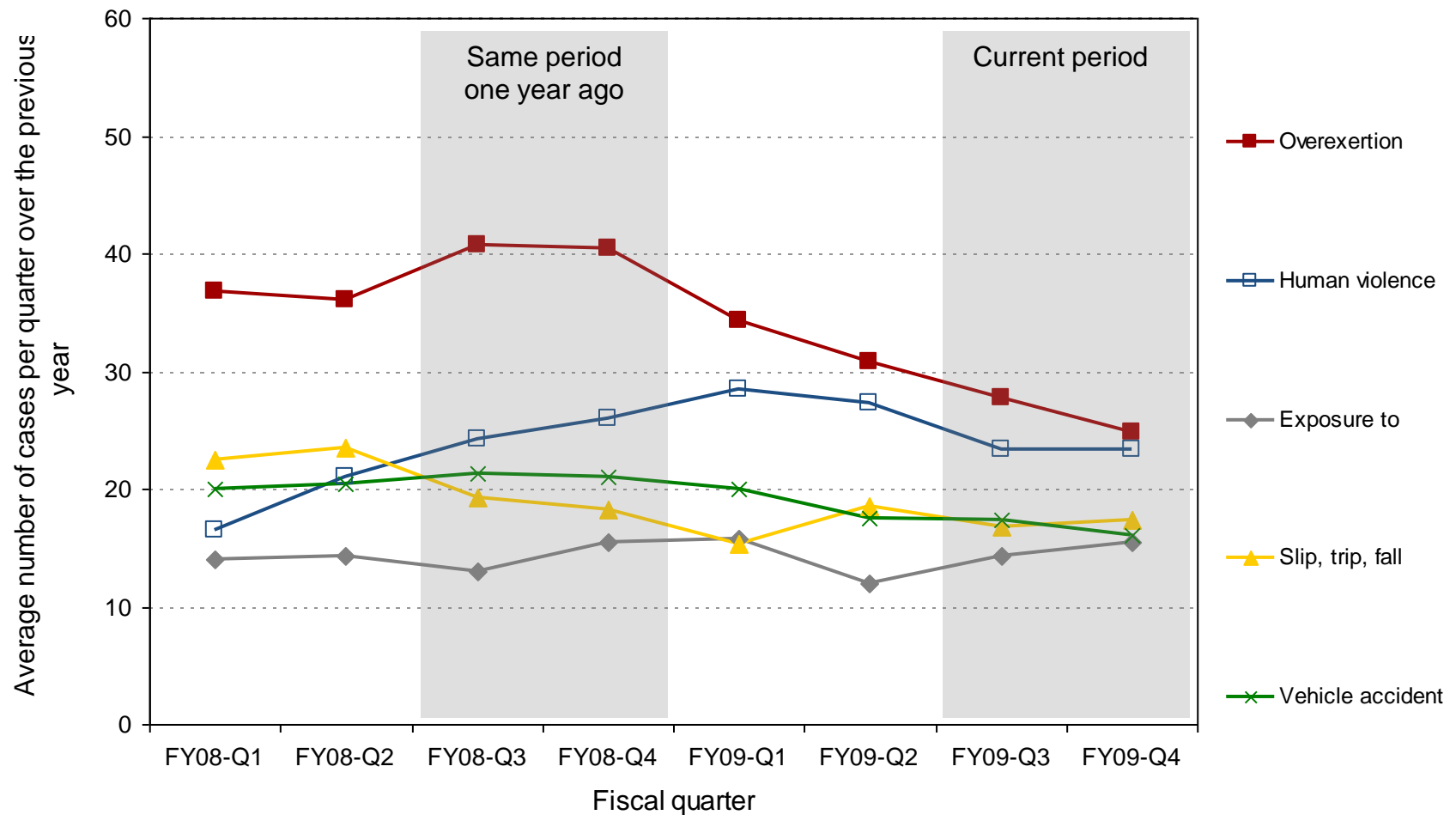
Personnel Impact	FY08		FY09			
	Q3	Q4	Q1	Q2	Q3	Q4
Number of cases						
Total number of active cases	585	608	555	541	543	538
Cases per approved position	33%	34%	30%	29%	29%	29%
Number of new claims	151	148	143	117	132	131
New cases per approved position	8%	8%	8%	6%	7%	7%
Lost work time						
% of total cases with lost work time	82%	85%	89%	93%	93%	64%
% of new cases with lost work time	31%	37%	31%	37%	25%	22%
Total number of days lost*	1,296	1,164	877	1,056	785	678
Average number of days lost*	3	4	5	4	4	11



* Disability days based on a 7-day week
Risk Management #2

Semi-Annual Performance Summary: MCPD

Safety Trends Among New Claims



Semi-Annual Performance Summary: MCPD

Safety Trends Among New Claims

Determining if incidents were compliant or non-compliant

- **Status of implementation**

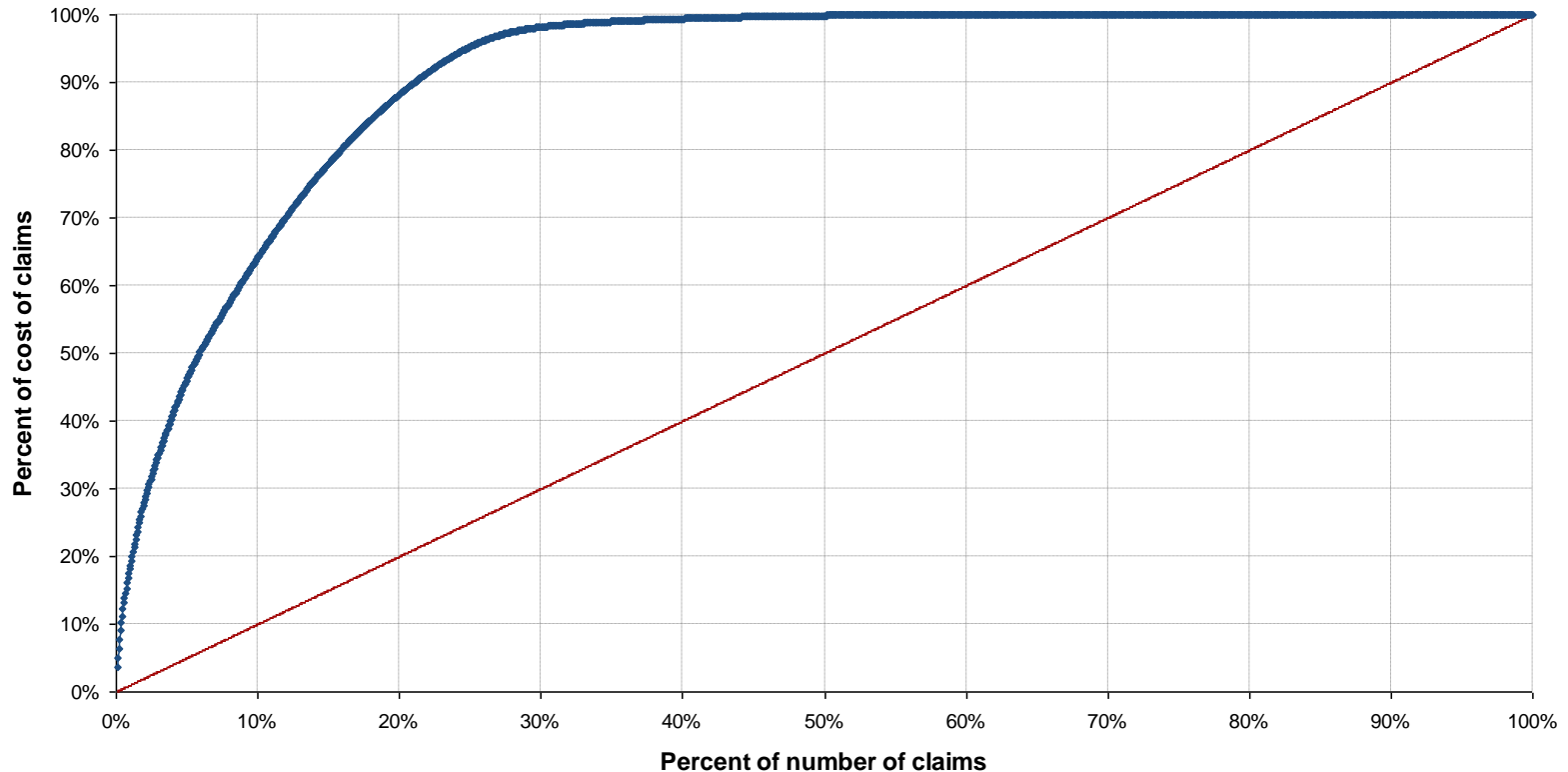
- Status: Implementation not started- process to be bargained
- Data collection start date: Anticipated start first quarter of 2010.

- **Definitions**

- **Non-compliant** – an incident in which safety systems/equipment were not in place or followed at the time of the incident.
- **Compliant** – an incident in which all safety systems/equipment were in place and used at the time of the incident.



Concentration of Claim Costs: MCPD



Total number of claims: 1,675

Total cost of claims: \$11,585,972

From FY07-FY09, the top 10% of claims accounted for 64% of total claim costs.



Concentration of Claim Costs: MCPD

Top Activity Types

Activity Type	Cost of Claims*	Number of Claims*	Average Cost Per Claim
Vehicle accident	\$2,222,079	48	\$46,293
Overexertion	\$1,817,962	42	\$43,285
Slip, trip, fall	\$1,349,845	29	\$46,546
Human violence	\$628,689	17	\$36,982
Not otherwise classified**	\$476,618	11	\$43,329
Exposure to	\$385,168	5	\$77,034
Struck against	\$201,610	5	\$40,322
Contact with/by	\$137,182	4	\$34,296
Struck by	\$127,491	4	\$31,873
Stepped on	\$71,244	2	\$35,622
Animal bite, scratch, kick	\$22,189	1	\$22,189
Grand Total	\$7,440,077	168	\$44,286

* Of the top 10% of claims by size, FY07-FY09.

** Not otherwise classified: no specific accident or injury, not otherwise classified



Concentration of Claim Costs: MCPD

Top Body Parts Injured

Body Part	Cost of Claims*	Number of Claims*	Average Cost Per Claim
Back	\$1,753,791	42	\$41,757
Knee	\$1,229,796	31	\$39,671
Shoulder	\$1,219,129	26	\$46,890
Neck	\$605,466	15	\$40,364
Multiple Body Parts	\$406,873	14	\$29,062
Heart	\$547,283	7	\$78,183
Ankle	\$255,169	6	\$42,528
Leg	\$645,319	4	\$161,330
Hand/finger/thumb	\$134,697	4	\$33,674
Head/face	\$128,238	4	\$32,060
Other categories (<4 claims in each)	\$514,315	15	\$34,288
Grand Total	\$7,440,077	168	\$44,286

* Of the top 10% of claims by size, FY07-FY09.



Concentration of Claim Costs: MCPD

Top Types of Injuries

Injury Type	Cost of Claims*	Number of Claims*	Average Cost Per Claim
Strain	\$2,311,371	65	\$35,560
Sprain	\$2,319,054	56	\$41,412
Contusion/bruise	\$662,433	15	\$44,162
Fracture/dislocation	\$795,762	9	\$88,418
Occupational health disorder	\$435,176	8	\$54,397
Not otherwise indicated**	\$511,525	7	\$73,075
Laceration/scratch/abrasion	\$147,182	4	\$36,795
Multiple physical injuries	\$196,391	2	\$98,196
Burn	\$38,994	1	\$38,994
Bite or sting	\$22,189	1	\$22,189
Grand Total	\$7,440,077	168	\$44,286

* Of the top 10% of claims by size, FY07-FY09.

** Not otherwise indicated: carpal tunnel syndrome, concussion, cumulative injuries, dental, electric shock, heat stroke, hernia, infection, nausea, poisoning, psychological problems, seizure, stroke, syncope, vision loss, no physical injury



Semi-Annual Performance Summary: DGS-Fleet Financial Impact and Department Update

Financial Impact	FY08		FY09			
Cost per \$100 payroll			\$3.21			
Benchmark	\$2.21					
	Q3	Q4	Q1	Q2	Q3	Q4
Total cost	\$85,346	\$97,186	\$113,490	\$71,977	\$162,521	\$161,850
Remaining reserves	\$728,949	\$559,612	\$557,117	\$440,975	\$444,065	\$761,690

Safety Update – Practices and Developments

- Safety training conducted monthly; rotating topics include fall protection, back safety, PPE, etc.
- Fall Protection Systems installed in Crabbs Branch and Brookville Rd. locations to provide protection from falls from elevated surfaces. All employees trained on proper use of equipment, body harness and self-retracting lifeline
- Supervisors and managers completed OSHA 10 hour certification



Semi-Annual Performance Summary: DGS-Fleet Department Update

Safety Update – Practices and Developments

- **Workers Comp & Accident Investigation training conducted by Risk Management for supervisors and managers**
- **Regular routine safety inspections of facilities**
- **Joint labor/management Safety Committee beginning work on job safety analysis of tasks to identify job hazards and proper protection**
- **Procedure drafted for workplace accident investigation; forms and kits deployed to supervisors**



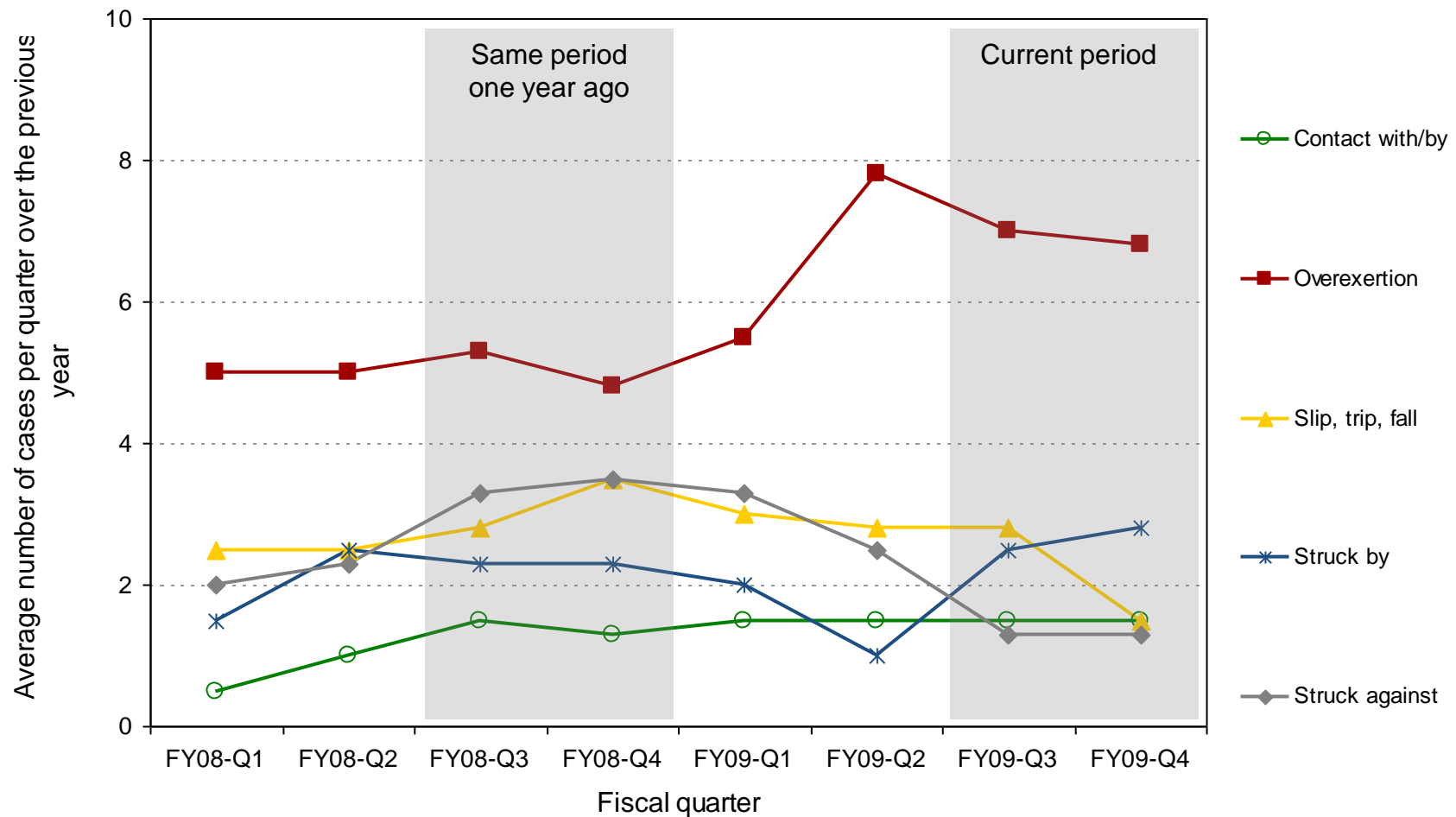
Semi-Annual Performance Summary: DGS-Fleet Personnel Impact

Personnel Impact	FY08		FY09			
	Q3	Q4	Q1	Q2	Q3	Q4
Number of cases						
Total number of active cases	36	24	25	27	29	34
Cases per approved position	17%	12%	12%	13%	14%	17%
Number of new claims	19	13	21	22	16	12
New cases per approved position	9%	6%	10%	11%	8%	6%
Lost work time						
% of total cases with lost work time	47%	63%	60%	63%	45%	85%
% of new cases with lost work time	16%	38%	19%	23%	50%	33%
Total number of days lost*	283	390	392	311	440	257
Average number of days lost*	4	4	14	10	4	7



* Disability days based on a 7-day week
Risk Management #2

Semi-Annual Performance Summary: DGS-Fleet Safety Trends Among New Claims



Semi-Annual Performance Summary: DGS-Fleet Safety Trends Among New Claims

Determining if incidents were compliant or non-compliant

■ Status of implementation

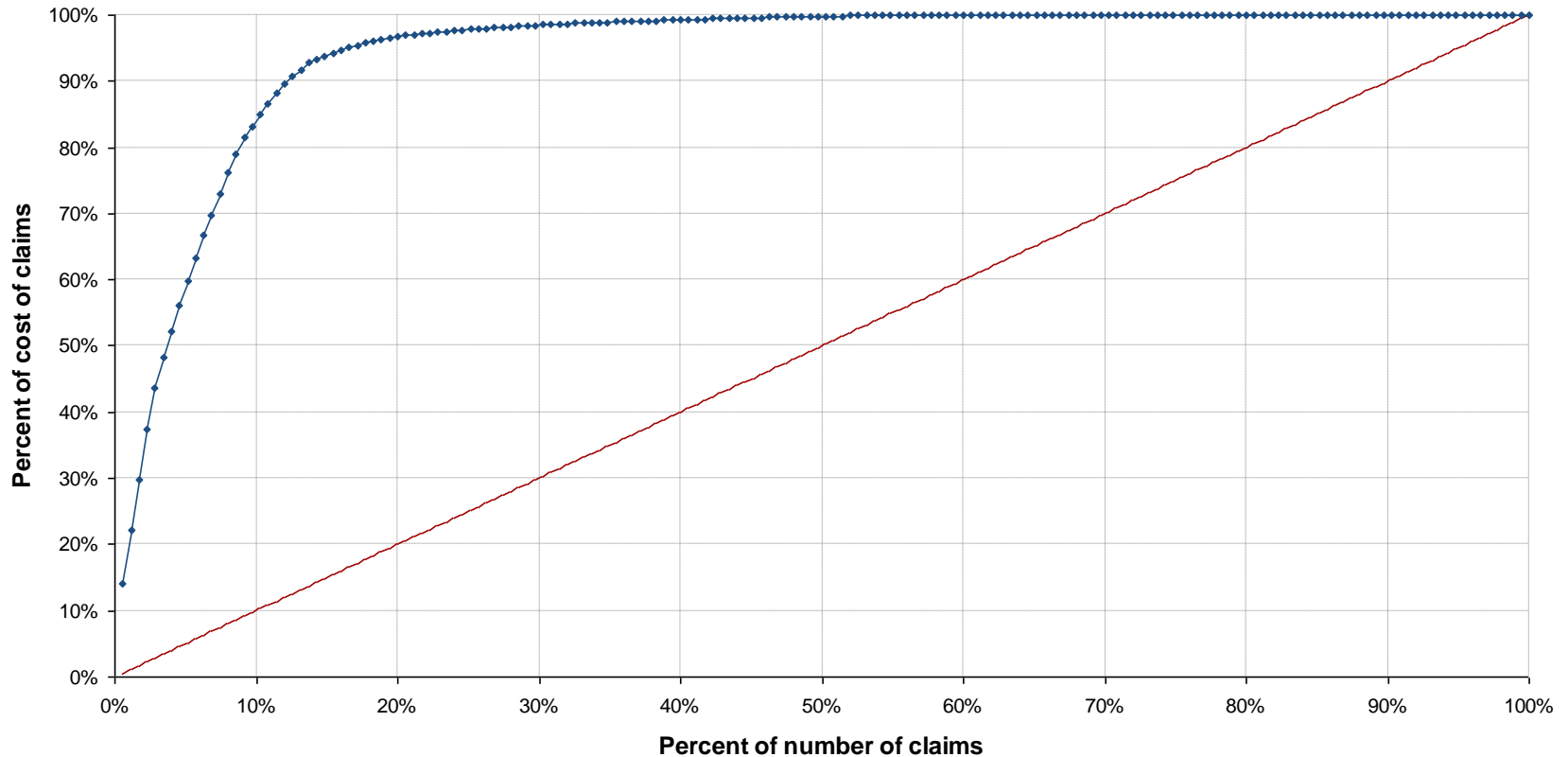
- Status: DGS-Fleet has been tracking injuries for some time. Designation as non-compliant/compliant is underway.
 - Fleet would like assistance from Risk Management in obtaining a regular report (e.g. monthly) of cases reported to Gallagher-Bassett to ensure we are capturing all necessary data. This has been discussed with our assigned Safety Specialist
- Data collection start date: September 1, 2009

■ Definitions

- **Non-Compliant** – an incident in which safety systems/equipment were not in place or followed at the time of the incident.
- **Compliant** – an incident in which all safety systems/equipment were in place and used at the time of the incident.



Concentration of Claim Costs: DGS-Fleet



Total number of claims: 175

Total cost of claims: \$1,090,698

From FY07-FY09, the top 10% of claims accounted for 85% of total claim costs.



Concentration of Claim Costs: DGS-Fleet Top Activity Types

Activity Type	Cost of Claims*	Number of Claims*	Average Cost Per Claim
Slip, trip, fall	\$550,101	8	\$68,763
Overexertion	\$273,713	7	\$39,102
Struck against	\$64,275	2	\$32,137
Caught in, under, between	\$38,270	1	\$38,270
Grand Total	\$926,358	18	\$51,464

* Of the top 10% of claims by size, FY07-FY09.



Concentration of Claim Costs: DGS-Fleet Top Body Parts Injured

Body Part	Cost of Claims*	Number of Claims*	Average Cost Per Claim
Knee	\$286,932	5	\$57,386
Back	\$133,430	4	\$33,357
Shoulder	\$288,914	3	\$96,305
Hand/finger/thumb	\$109,447	3	\$36,482
Elbow	\$43,272	1	\$43,272
Wrist	\$34,990	1	\$34,990
Neck	\$29,374	1	\$29,374
Grand Total	\$926,358	18	\$51,464

* Of the top 10% of claims by size, FY07-FY09.



Concentration of Claim Costs: DGS-Fleet

Top Types of Injuries

Injury Type	Cost of Claims*	Number of Claims*	Average Cost Per Claim
Sprain	\$637,513	10	\$63,751
Strain	\$144,409	4	\$36,102
Fracture/dislocation	\$74,405	2	\$37,203
Contusion/bruise	\$35,042	1	\$35,042
Not otherwise indicated**	\$34,990	1	\$34,990
Grand Total	\$926,358	18	\$51,464

* Of the top 10% of claims by size, FY07-FY09.

** Not otherwise indicated: carpal tunnel syndrome, concussion, cumulative injuries, dental, electric shock, heat stroke, hernia, infection, nausea, poisoning, psychological problems, seizure, stroke, syncope, vision loss, no physical injury



Semi-Annual Performance Summary: DOT-Transit Financial Impact and Department Update

Financial Impact	FY08		FY09			
Cost per \$100 payroll	\$2.48		\$3.21			
Benchmark	\$4.25					
	Q3	Q4	Q1	Q2	Q3	Q4
Total cost	\$143,190	\$145,121	\$184,734	\$185,569	\$214,775	\$116,322
Remaining reserves	\$1,157,739	\$1,181,284	\$1,153,820	\$1,039,172	\$1,007,783	\$1,124,843

Safety Update – Practices and Developments

- New department policy was developed to reduce and prevent workplace accidents and injuries
- Annual safety and practice review of workplace and operations is now in effect in DOT



Semi-Annual Performance Summary: DOT-Transit Department Update

Safety Update – Practices and Developments

- **Transit has a long-established policy and practice of reviewing vehicular accidents of employees**
 - The policy requires a detailed report on each accident to be completed by a transit coordinator trained in accident investigation.
 - This accident report is given to the Accident Review Committee (ARC) which meets with the employee and union to review the accident.
 - The ARC meets monthly and determines the preventability of the accident and assesses to the employee “accident points.” Points are accumulated until a certain level when discipline is imposed.
 - Safe driving milestones provide an employee with “quality points,” from which the employee can lessen the proposed discipline.
 - A monthly safety report is reviewed by division management. This report speaks to the rate of accidents, trends, types of accidents, and preventability/non-preventability. As part of the monthly report review, security incidents are reviewed also. Security incidents sometimes result in worker’s compensation claims.



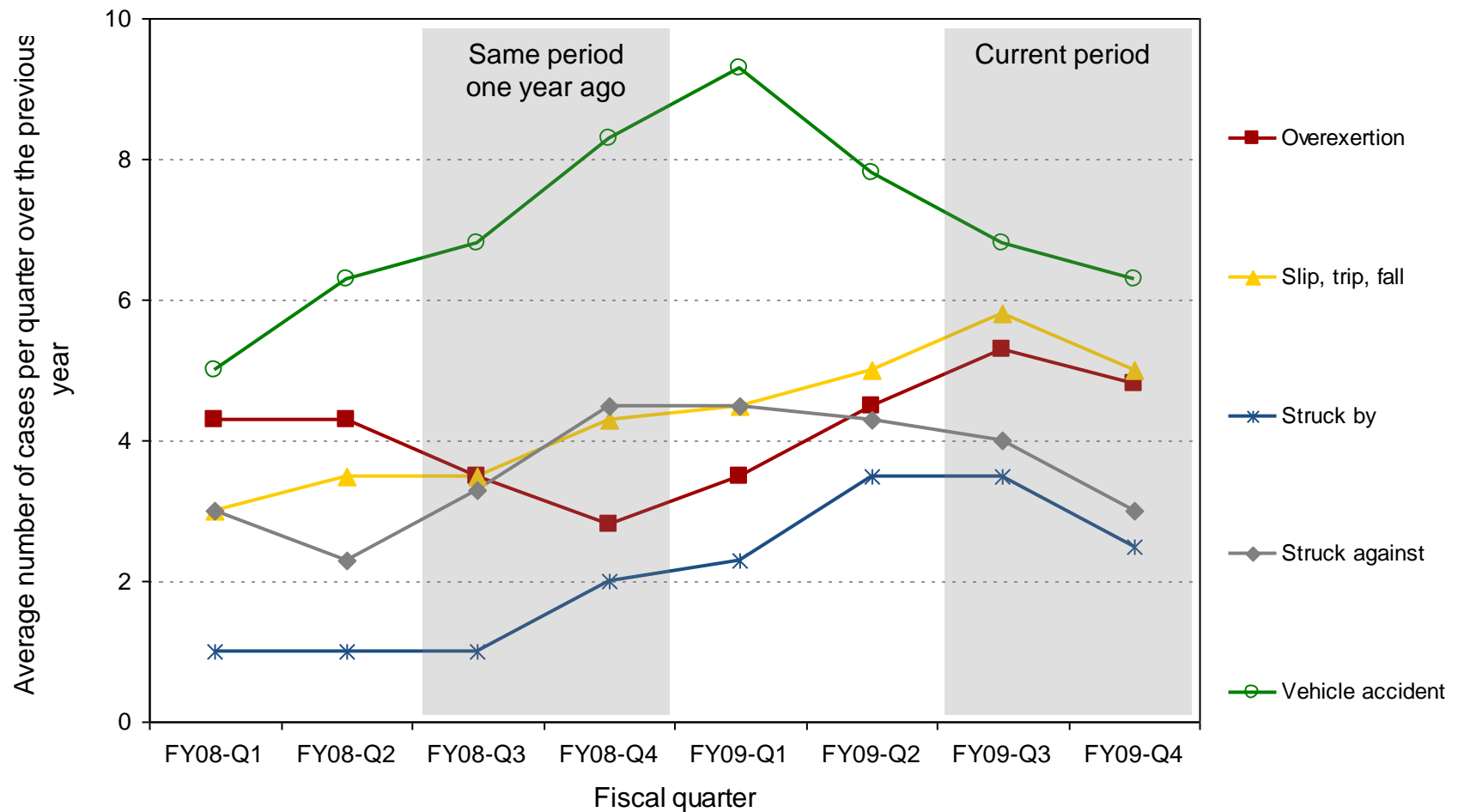
Semi-Annual Performance Summary: DOT-Transit Personnel Impact

Personnel Impact	FY08		FY09			
	Q3	Q4	Q1	Q2	Q3	Q4
Number of cases						
Total number of active cases	80	93	100	89	84	94
Cases per approved position	9%	10%	11%	10%	9%	10%
Number of new claims	25	35	28	31	26	18
New cases per approved position	3%	4%	3%	3%	3%	2%
Lost work time						
% of total cases with lost work time	82%	83%	74%	85%	89%	95%
% of new cases with lost work time	48%	40%	39%	42%	46%	72%
Total number of days lost*	372	473	531	463	717	723
Average number of days lost*	16	6	3	12	6	16



* Disability days based on a 7-day week
Risk Management #2

Semi-Annual Performance Summary: DOT-Transit Safety Trends Among New Claims



Semi-Annual Performance Summary: DOT-Transit Safety Trends Among New Claims

Determining if incidents were compliant or non-compliant

■ Status of implementation

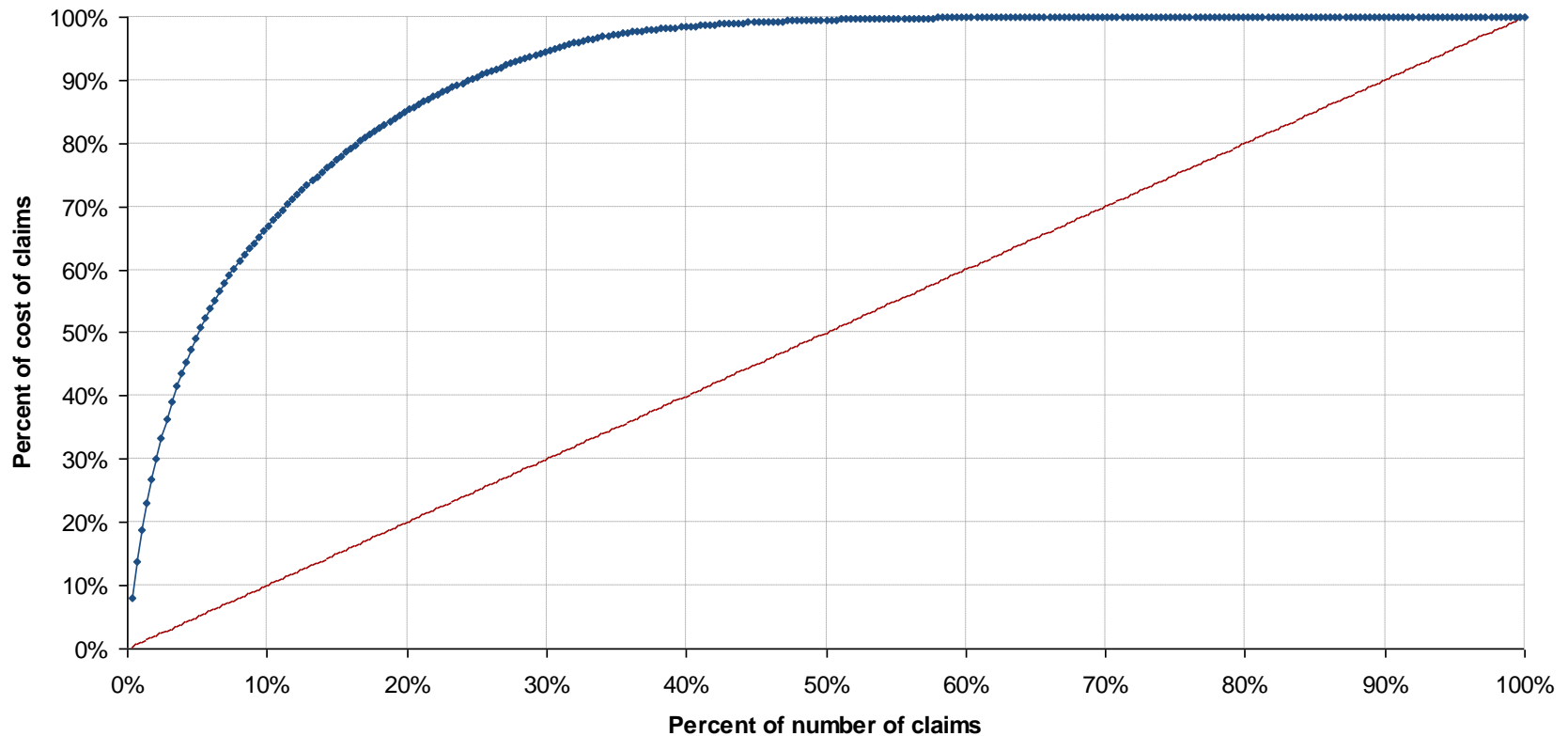
- Status: Complete for vehicular accidents; new policy now in effect for all other employee workers' compensation claims
- Data collection start date has been ongoing related to vehicular accidents; September 1, 2009 for other workplace accidents

■ Definitions

- **Non-Compliant** – an incident in which safety systems/equipment were not in place or followed at the time of the incident.
- **Compliant** – an incident in which all safety systems/equipment were in place and used at the time of the incident.



Concentration of Claim Costs: DOT-Transit



Total number of claims: 288

Total cost of claims: \$1,640,327

From FY07-FY09, the top 10% of claims accounted for 67% of total claim costs.



Concentration of Claim Costs: DOT-Transit Top Activity Types

Activity Type	Cost of Claims*	Number of Claims*	Average Cost Per Claim
Vehicle accident	\$230,143	8	\$28,768
Overexertion	\$250,044	6	\$41,674
Struck against	\$217,742	5	\$43,548
Slip, trip, fall	\$232,418	3	\$77,473
Caught in, under, between	\$57,653	2	\$28,827
Human violence	\$38,482	2	\$19,241
Not otherwise classified**	\$31,572	2	\$15,786
Struck by	\$40,608	1	\$40,608
Grand Total	\$1,098,662	29	\$37,885

* Of the top 10% of claims by size, FY07-FY09.

** Not otherwise classified: no specific accident or injury, not otherwise classified



Concentration of Claim Costs: DOT-Transit Top Body Parts Injured

Body Part	Cost of Claims*	Number of Claims*	Average Cost Per Claim
Back	\$407,606	11	\$37,055
Shoulder	\$156,648	4	\$39,162
Hand/finger/thumb	\$118,383	3	\$39,461
Knee	\$62,206	3	\$20,735
Head/face	\$147,355	2	\$73,678
Neck	\$65,352	2	\$32,676
Wrist	\$83,681	1	\$83,681
Chest and/or ribs	\$26,291	1	\$26,291
Ankle	\$15,648	1	\$15,648
Eye	\$15,492	1	\$15,492
Grand Total	\$1,098,662	29	\$37,885

* Of the top 10% of claims by size, FY07-FY09.



Concentration of Claim Costs: DOT-Transit

Top Types of Injuries

Injury Type	Cost of Claims*	Number of Claims*	Average Cost Per Claim
Strain	\$613,690	13	\$47,207
Sprain	\$211,940	7	\$30,277
Fracture/dislocation	\$130,691	3	\$43,564
Contusion/bruise	\$66,844	3	\$22,281
Not otherwise indicated**	\$60,005	2	\$30,003
Laceration/scratch/abrasion	\$15,492	1	\$15,492
Grand Total	\$1,098,662	29	\$37,885

* Of the top 10% of claims by size, FY07-FY09.

** Not otherwise indicated: carpal tunnel syndrome, concussion, cumulative injuries, dental, electric shock, heat stroke, hernia, infection, nausea, poisoning, psychological problems, seizure, stroke, syncope, vision loss, no physical injury



Semi-Annual Performance Summary: DOT-Other Financial Impact and Department Update

Financial Impact	FY08		FY09			
Cost per \$100 payroll	\$2.48		\$3.21			
Benchmark	\$4.25					
	Q3	Q4	Q1	Q2	Q3	Q4
Total cost	\$244,109	\$189,378	\$190,908	\$197,332	\$121,841	\$274,962
Remaining reserves	\$1,245,932	\$1,060,540	\$1,124,964	\$935,985	\$1,012,215	\$996,243

Safety Update – Practices and Developments

- New department policy was developed to reduce and prevent workplace accidents and injuries
- Annual safety and practice review of workplace and operations is now in effect in DOT
- Vehicular Accident Review Committees (in development with Risk Management and County Attorney's Office)
- Specialized training targeted to needs is ongoing:
 - 10 hour OSHA certification
 - Smith Vehicle Safety training
 - Workzone Safety and Flagger Certification



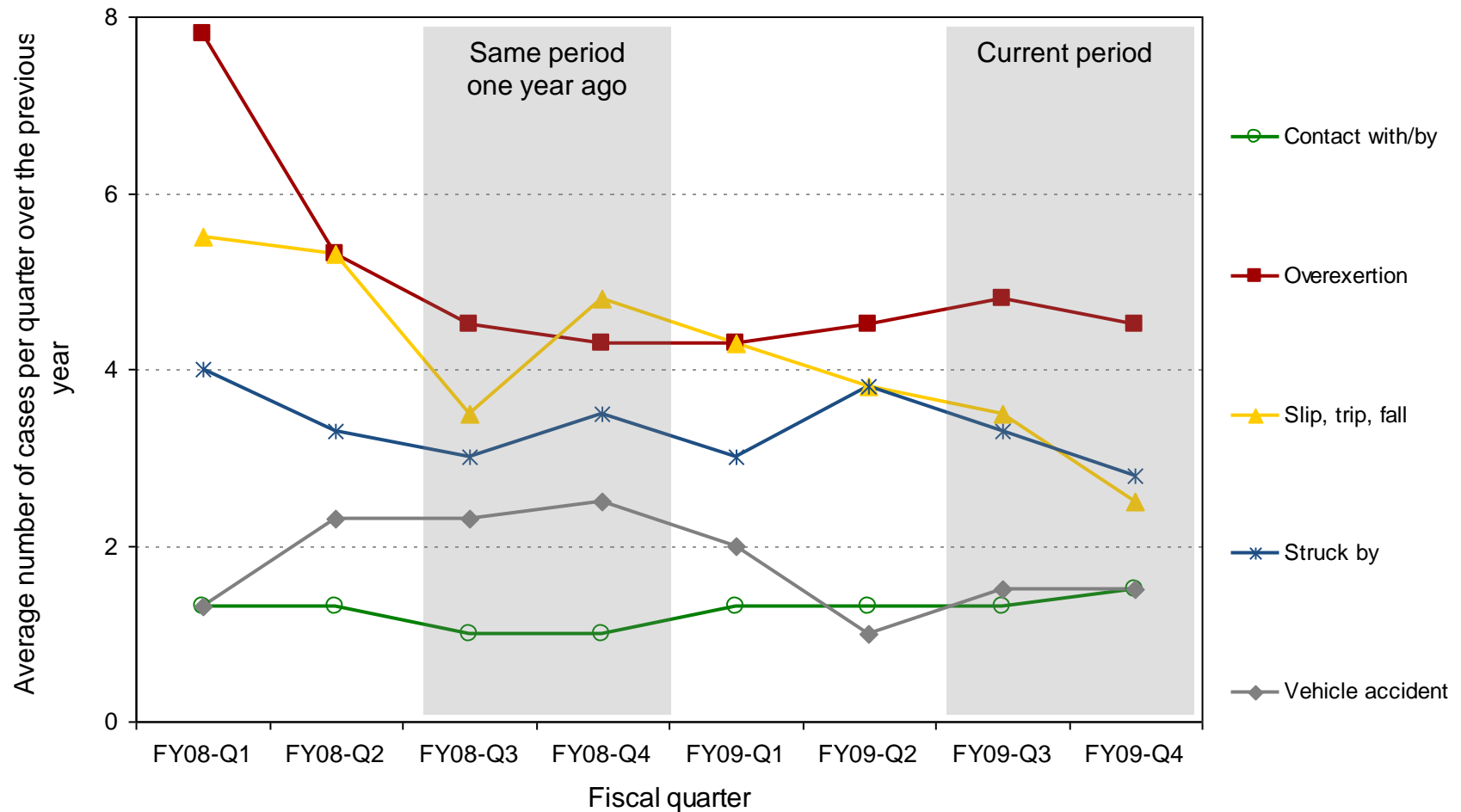
Semi-Annual Performance Summary: DOT-Other Personnel Impact

Personnel Impact	FY08		FY09			
	Q3	Q4	Q1	Q2	Q3	Q4
Number of cases						
Total number of active cases	66	58	57	60	61	64
Cases per approved position	14%	12%	11%	11%	12%	12%
Number of new claims	11	22	18	17	13	15
New cases per approved position	2%	5%	3%	3%	2%	3%
Lost work time						
% of total cases with lost work time	78%	75%	71%	59%	63%	89%
% of new cases with lost work time	18%	41%	28%	59%	69%	53%
Total number of days lost*	431	496	593	388	554	866
Average number of days lost*	3	4	4	16	8	11



* Disability days based on a 7-day week

Semi-Annual Performance Summary: DOT-Other Safety Trends Among New Claims



Semi-Annual Performance Summary: DOT-Other Safety Trends Among New Claims

Determining if incidents were compliant or non-compliant

▪ Status of implementation

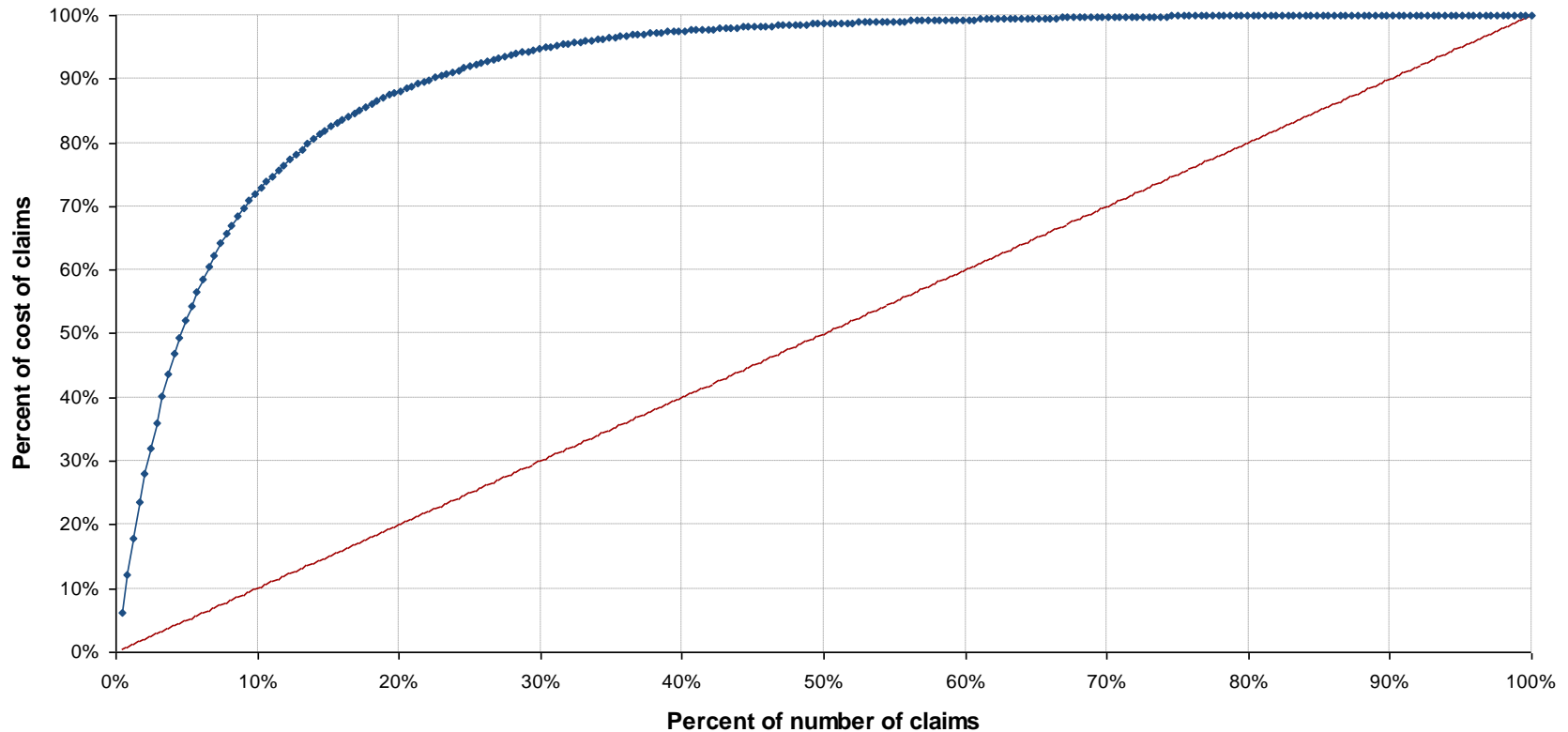
- Status: New policy now in effect for employee workers' compensation claims
- Data collection start date September 1, 2009

▪ Definitions

- **Non-Compliant** – an incident in which safety systems/equipment were not in place or followed at the time of the incident.
- **Compliant** – an incident in which all safety systems/equipment were in place and used at the time of the incident.



Concentration of Claim Costs: DOT-Other



Total number of claims: 244

Total cost of claims: \$1,614,556

From FY07-FY09, the top 10% of claims accounted for 73% of total claim costs.



Concentration of Claim Costs: DOT-Other Top Activity Types

Activity Type	Cost of Claims*	Number of Claims*	Average Cost Per Claim
Slip, trip, fall	\$527,323	11	\$47,938
Overexertion	\$408,325	9	\$45,369
Struck by	\$148,213	2	\$74,107
Struck against	\$52,693	2	\$26,347
Vehicle accident	\$40,602	1	\$40,602
Grand Total	\$1,177,156	25	\$47,086

* Of the top 10% of claims by size, FY07-FY09.



Concentration of Claim Costs: DOT-Other Top Body Parts Injured

Body Part	Cost of Claims*	Number of Claims*	Average Cost Per Claim
Shoulder	\$375,330	6	\$62,555
Knee	\$347,137	5	\$69,427
Back	\$106,635	5	\$21,327
Hand/finger/thumb	\$62,804	2	\$31,402
Other categories (1 claim in each)	\$285,251	7	\$40,750
Grand Total	\$1,177,156	25	\$47,086

* Of the top 10% of claims by size, FY07-FY09.



Concentration of Claim Costs: DOT-Other Top Types of Injuries

Injury Type	Cost of Claims*	Number of Claims*	Average Cost Per Claim
Sprain	\$733,344	13	\$56,411
Strain	\$181,114	5	\$36,223
Fracture/dislocation	\$142,787	3	\$47,596
Not otherwise indicated**	\$67,218	2	\$33,609
Amputation/crushing	\$31,872	1	\$31,872
Laceration/scratch/abrasion	\$20,821	1	\$20,821
Grand Total	\$1,177,156	25	\$47,086

* Of the top 10% of claims by size, FY07-FY09.

** Not otherwise indicated: carpal tunnel syndrome, concussion, cumulative injuries, dental, electric shock, heat stroke, hernia, infection, nausea, poisoning, psychological problems, seizure, stroke, syncope, vision loss, no physical injury



Semi-Annual Performance Summary: DLC

Financial Impact and Department Update

Financial Impact	FY08		FY09			
Cost per \$100 payroll	\$2.68		\$2.80			
Benchmark	\$4.56					
	Q3	Q4	Q1	Q2	Q3	Q4
Total cost	\$87,739	\$53,051	\$81,957	\$61,935	\$53,820	\$49,885
Remaining reserves	\$398,553	\$459,428	\$471,282	\$549,740	\$485,880	\$456,193

Safety Update – Practices and Developments

- Risk Management and managers from the warehouse and stores reviewed all 2009 cases this summer to determine if patterns exist.
- DLC reviews every accident that is reported with the supervisors, witnesses if there were any, Risk Management, and Gallagher and Bassett.
 - Department keeps a spreadsheet of accidents and time lost from accidents
- DLC warehouse and all retail stores are evaluated by Risk Management yearly to determine if they are in compliance with all safety regulations. Recommendations are made to management if changes or training are needed.



Semi-Annual Performance Summary: DLC

Personnel Impact

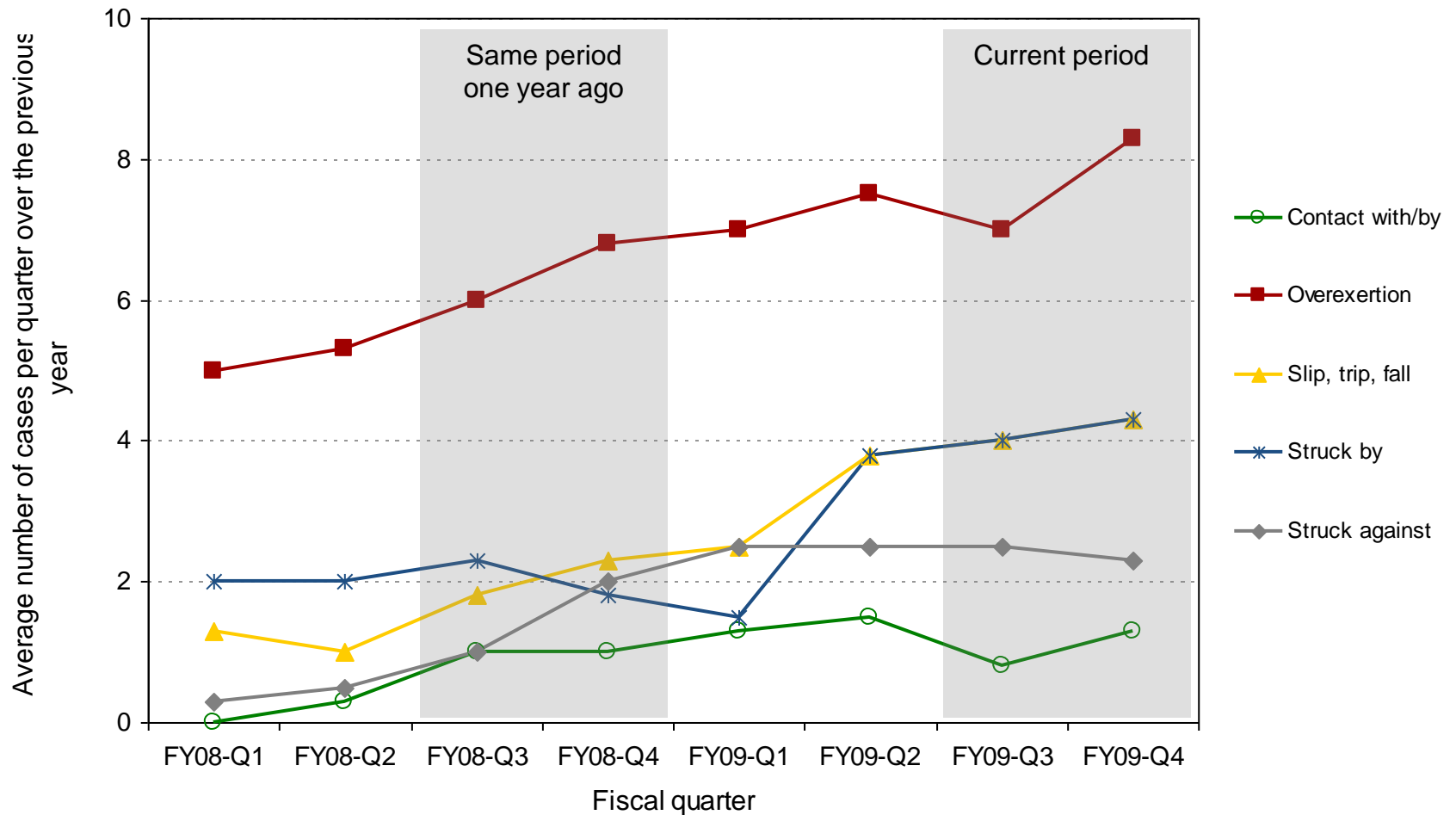
Personnel Impact	FY08		FY09			
	Q3	Q4	Q1	Q2	Q3	Q4
Number of cases						
Total number of active cases	37	32	32	30	28	32
Cases per approved position	12%	10%	10%	9%	9%	10%
Number of new claims	23	17	14	29	20	24
New cases per approved position	7%	5%	4%	9%	6%	7%
Lost work time						
% of total cases with lost work time	89%	94%	97%	87%	75%	78%
% of new cases with lost work time	22%	12%	43%	24%	15%	25%
Total number of days lost*	322	306	352	201	342	224
Average number of days lost*	18	23	15	14	8	11



* Disability days based on a 7-day week
Risk Management #2

Semi-Annual Performance Summary: DLC

Safety Trends Among New Claims



Semi-Annual Performance Summary: DLC

Safety Trends Among New Claims

Determining if incidents were compliant or non-compliant

- **Status of implementation**

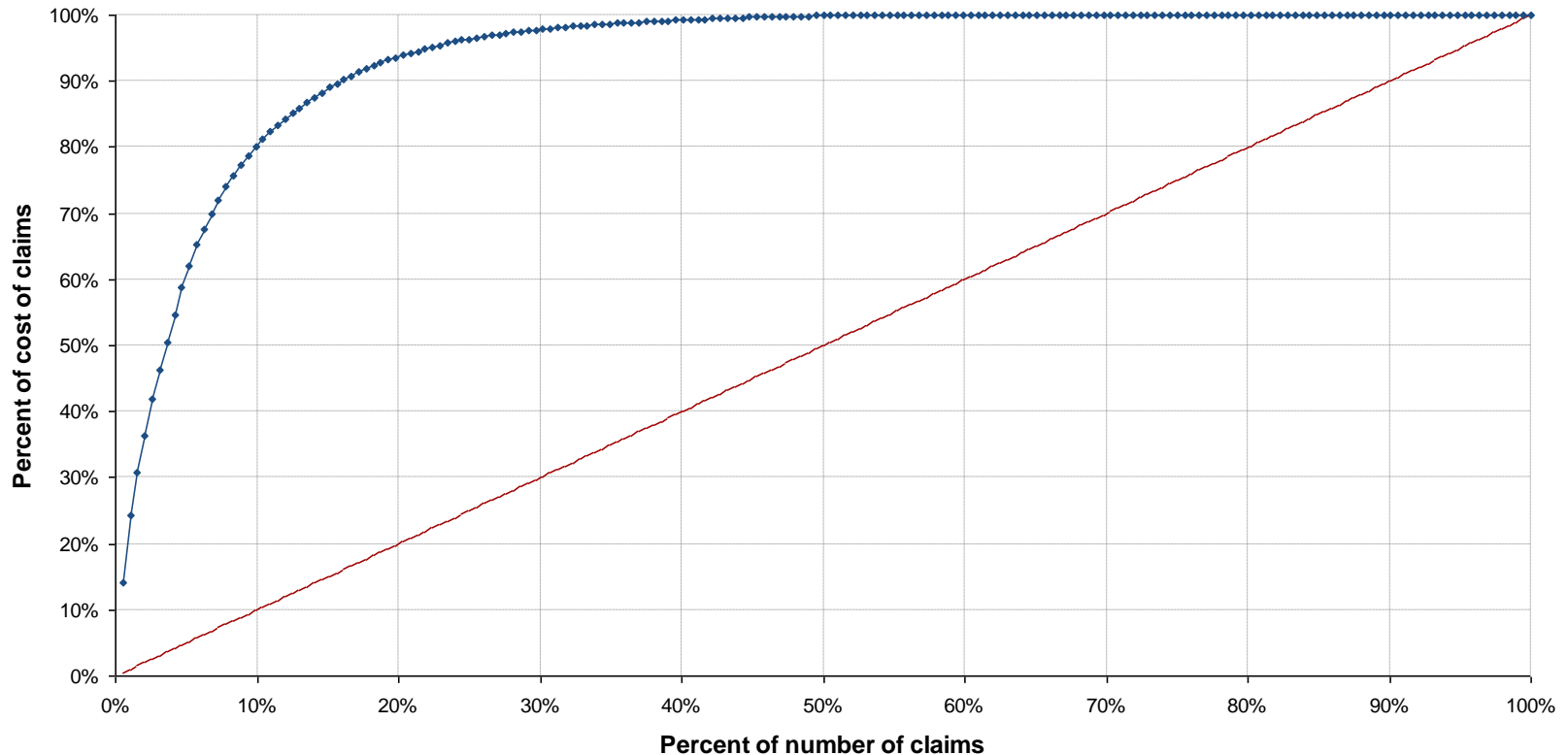
- Status: DLC instituted a review policy of all accidents to determine if the accidents compliant or non compliant
- Data collection start date: October 1, 2009

- **Definitions**

- **Non-Compliant** – an incident in which safety systems/equipment were not in place or followed at the time of the incident.
- **Compliant** – an incident in which all safety systems/equipment were in place and used at the time of the incident.



Concentration of Claim Costs: DLC



Total number of claims: 192

Total cost of claims: \$758,030

From FY07-FY09, the top 10% of claims accounted for 81% of total claim costs.



Concentration of Claim Costs: DLC

Top Activity Types

Activity Type	Cost of Claims*	Number of Claims*	Average Cost Per Claim
Slip, trip, fall	\$210,188	8	\$26,274
Overexertion	\$189,047	6	\$31,508
Struck by	\$138,125	2	\$69,062
Contact with/by	\$41,562	1	\$41,562
Not otherwise classified**	\$16,082	1	\$16,082
Caught in, under, between	\$11,130	1	\$11,130
Stepped on	\$10,034	1	\$10,034
Grand Total	\$616,168	20	\$30,808

* Of the top 10% of claims by size, FY07-FY09.

** Not otherwise classified: no specific accident or injury, not otherwise classified



Concentration of Claim Costs: DLC

Top Body Parts Injured

Body Part	Cost of Claims*	Number of Claims*	Average Cost Per Claim
Knee	\$195,316	5	\$39,063
Back	\$59,993	4	\$14,998
Hand/finger/thumb	\$107,905	3	\$35,968
Hip	\$56,536	2	\$28,268
Neck	\$47,755	2	\$23,877
Foot/toe	\$21,164	2	\$10,582
Shoulder	\$78,080	1	\$78,080
Multiple Body Parts	\$49,419	1	\$49,419
Grand Total	\$616,168	20	\$30,808

* Of the top 10% of claims by size, FY07-FY09.



Concentration of Claim Costs: DLC

Top Types of Injuries

Injury Type	Cost of Claims*	Number of Claims*	Average Cost Per Claim
Strain	\$131,928	7	\$18,847
Sprain	\$298,200	5	\$59,640
Fracture/dislocation	\$100,747	4	\$25,187
Laceration/scratch/abrasion	\$51,596	2	\$25,798
Contusion/bruise	\$33,697	2	\$16,848
Grand Total	\$616,168	20	\$30,808

* Of the top 10% of claims by size, FY07-FY09



Semi-Annual Performance Summary: DOCR Financial Impact and Department Update

Financial Impact	FY08		FY09			
Cost per \$100 payroll	\$3.28		\$3.21			
Benchmark	\$5.01					
	Q3	Q4	Q1	Q2	Q3	Q4
Total cost	\$189,990	\$174,578	\$141,931	\$186,449	\$207,537	\$126,691
Remaining reserves	\$971,999	\$1,242,728	\$1,179,129	\$1,185,490	\$1,083,557	\$1,102,417

Safety Update – Practices and Developments

- Data from FY09 Q3&4 indicates a decrease in the total number of active cases although the number of new cases remains fairly high.



Semi-Annual Performance Summary: DOCR

Personnel Impact

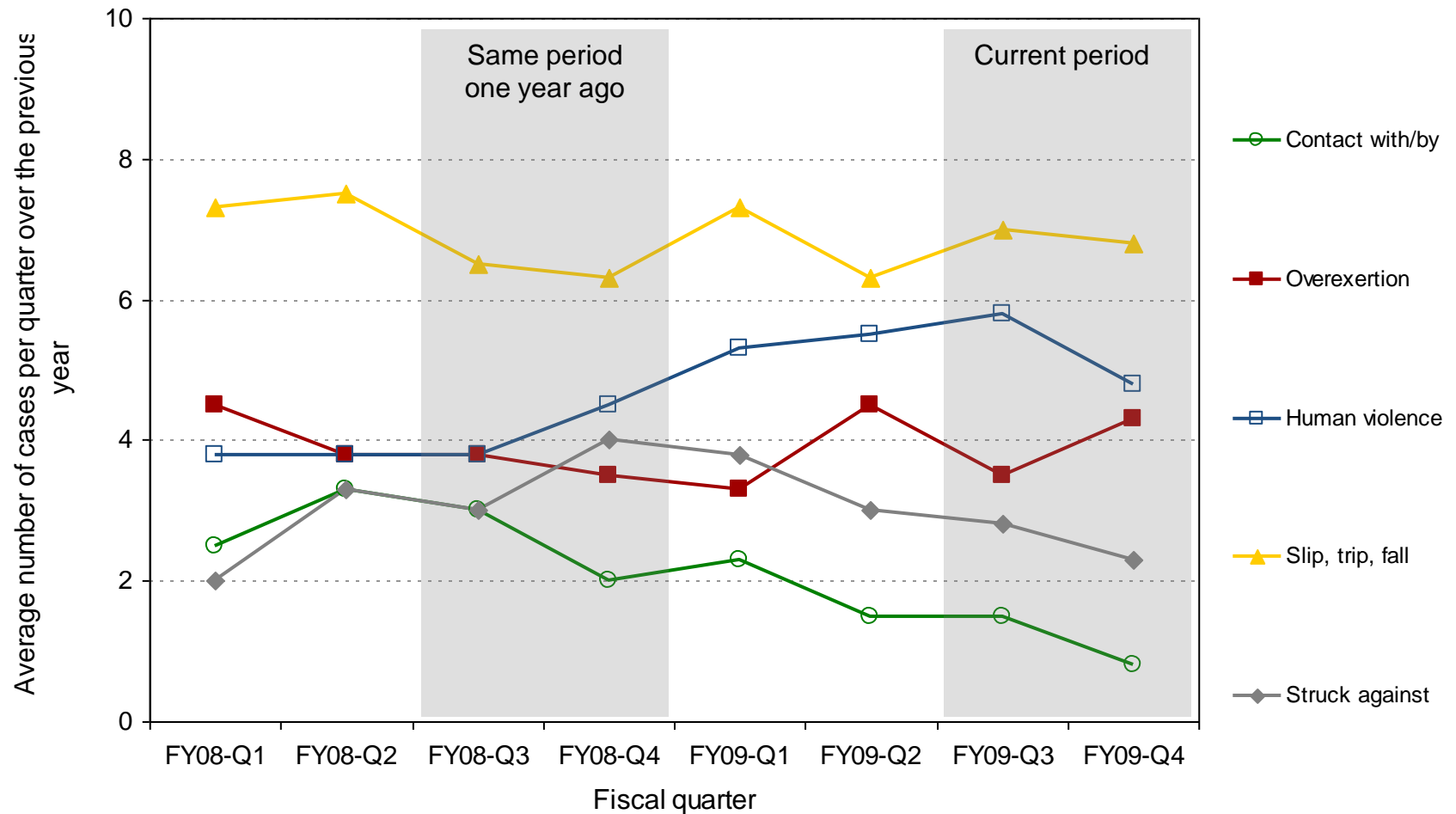
Personnel Impact	FY08		FY09			
	Q3	Q4	Q1	Q2	Q3	Q4
Number of cases						
Total number of active cases	68	83	81	81	76	69
Cases per approved position	12%	14%	14%	14%	13%	12%
Number of new claims	23	17	14	29	20	24
New cases per approved position	4%	6%	5%	4%	3%	4%
Lost work time						
% of total cases with lost work time	93%	88%	90%	95%	96%	83%
% of new cases with lost work time	22%	36%	24%	46%	38%	22%
Total number of days lost*	364	359	307	287	242	399
Average number of days lost*	3	2	2	2	3	10



* Disability days based on a 7-day week
Risk Management #2

Semi-Annual Performance Summary: DOCR

Safety Trends Among New Claims



Semi-Annual Performance Summary: DOCR Safety Trends Among New Claims

Determining if incidents were compliant or non-compliant

■ Status of implementation

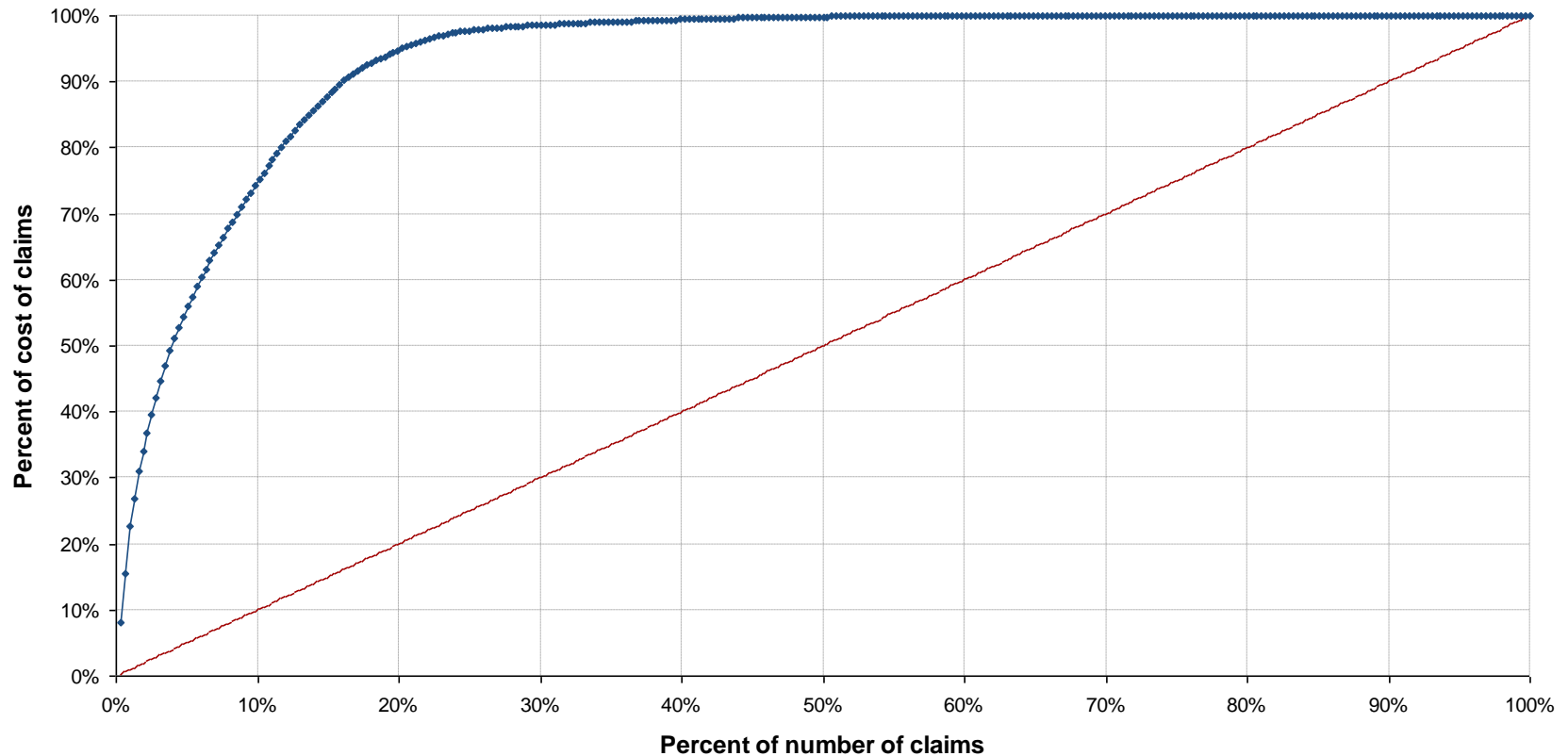
- Status: Implementation not started. Implementation is contingent upon a response from the County Attorney regarding this topic as it pertains to DOCR cases in, or subject to, litigation.
- Data collection start date: Indeterminable as of 9/11/09

■ Definitions

- **Non-compliant** – an incident in which safety systems/equipment were not in place or followed at the time of the incident.
- **Compliant** – an incident in which all safety systems/equipment were in place and used at the time of the incident.



Concentration of Claim Costs: DOCR



Total number of claims: 316

Total cost of claims: \$1,757,234

From FY07-FY09, the top 10% of claims accounted for 75% of total claim costs.



Concentration of Claim Costs: DOCR Top Activity Types

Activity Type	Cost of Claims*	Number of Claims*	Average Cost Per Claim
Slip, trip, fall	\$631,299	14	\$45,093
Overexertion	\$246,452	6	\$41,075
Human violence	\$239,312	6	\$39,885
Vehicle accident	\$111,309	3	\$37,103
Struck against	\$70,976	2	\$35,488
Struck by	\$23,102	1	\$23,102
Grand Total	\$1,322,451	32	\$41,327

* Of the top 10% of claims by size, FY07-FY09.



Concentration of Claim Costs: DOCR

Top Body Parts Injured

Body Part	Cost of Claims*	Number of Claims*	Average Cost Per Claim
Knee	\$445,271	11	\$40,479
Back	\$360,944	8	\$45,118
Neck	\$188,639	3	\$62,880
Hand/finger/thumb	\$45,078	2	\$22,539
Multiple Body Parts	\$40,800	2	\$20,400
Wrist	\$36,901	2	\$18,451
Shoulder	\$128,332	1	\$128,332
Arm	\$28,598	1	\$28,598
Elbow	\$24,865	1	\$24,865
Ankle	\$23,022	1	\$23,022
Grand Total	\$1,322,451	32	\$41,327

* Of the top 10% of claims by size, FY07-FY09.



Concentration of Claim Costs: DOCR

Top Types of Injuries

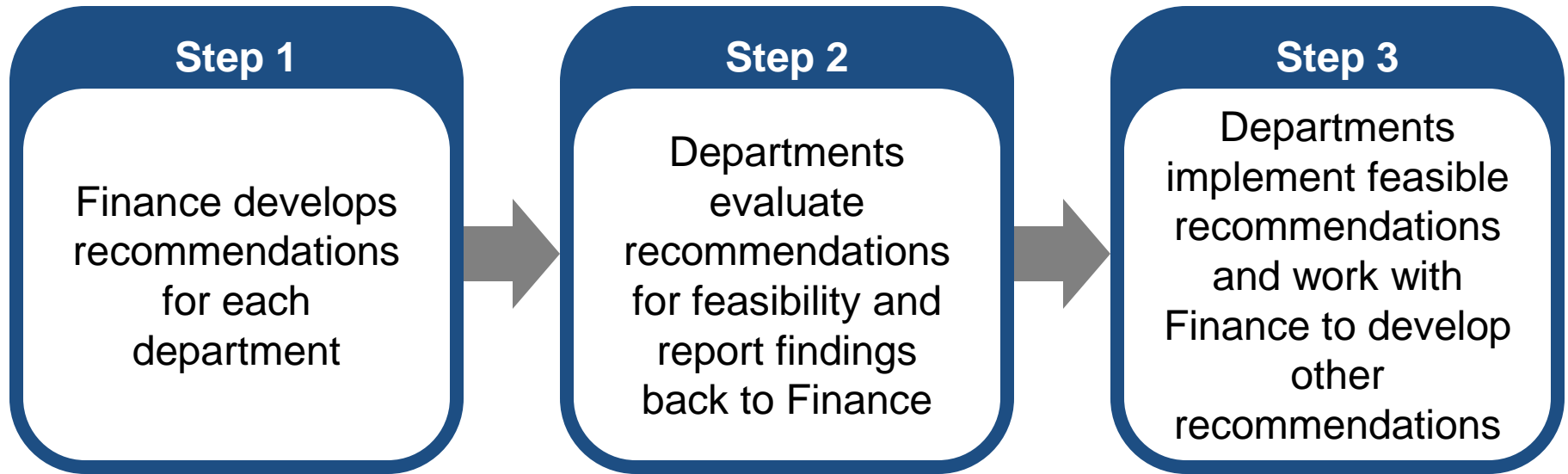
Injury Type	Cost of Claims*	Number of Claims*	Average Cost Per Claim
Sprain	\$514,564	14	\$36,755
Strain	\$578,550	13	\$44,504
Contusion/bruise	\$81,646	3	\$27,215
Fracture/dislocation	\$147,690	2	\$73,845
Grand Total	\$1,322,451	32	\$41,327

* Of the top 10% of claims by size, FY07-FY09



Data-Driven Strategies to Reduce Injuries

Next Steps



Data-Driven Strategies to Reduce Injuries

Recommendations from Finance

- DOT model for enacting safety policy and manager accountability
- Provide department-specific safety goals based on data
- Provide more granular information in quarterly Risk Management reports to departments
- Provide directors with copies of individual accident investigations by risk management OSH Specialist.



Tracking Our Progress

- **Identify trends in worker's compensation cases**
- **Set strategy that addresses high-risk areas as identified by worker's compensation data**

- **How will we measure success**
 - Reduced number of new cases being filed
 - Reduced cost for cases that are filed



Wrap-Up

- **Follow-Up Items**
- **Date of next meeting**

